

Form 410

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Jeremy J. Fecko
Julie N. Fecko
fka Julie Zimmerman
Debtor(s)

Bankruptcy Case No.: 17-70625-JAD
Doc. No. 100
Chapter: 13
Docket No.: 101 – 100
Concil. Conf.: February 20, 2020 at 09:00 AM

ORDER

WHEREAS, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and are in material default under the plan,

IT IS HEREBY ORDERED that, on or before **December 30, 2019**, Debtor(s) must file *Documentary Proof of Payment* according to the accompanying *Instructions*, together with either:

1. a *Notarized Affidavit* or *Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes an explanation of Debtor(s)' failure to comply with the current plan payment and/or a statement setting forth why the Debtor(s) dispute the *Certificate of Default*;

OR

2. a *Notice of Proposed Modification to Confirmed Plan* and an *Amended Plan* to cure the plan defaults. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) default on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing.

IT IS FURTHER ORDERED that, if the Debtor(s) elect to file an *Amended Plan*, the Debtor(s) must immediately serve a copy of the *Notice of Proposed Modification to Confirmed Plan*, the *Amended Plan*, and the *Documentary Proof of Payment* on the Chapter 13 Trustee and all parties on the mailing matrix and file a *Certificate of Service* with the Clerk.

On or before **January 13, 2020**, if the Debtor(s) elect to file an *Amended Plan*, all *Objections* must be filed and served on the Debtor(s), Chapter 13 Trustee and any creditor whose claim is the subject of the *Objection*. Any creditor who files a timely *Objection* must appear at the scheduled Conciliation Conference. Untimely *Objections* will not be considered.

On **February 20, 2020** at **09:00 AM** a Conciliation Conference (on plan defaults or the *Amended Plan*) will occur with the Chapter 13 Trustee at 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.

If the Parties cannot resolve all disputes at the Conciliation Conference, a hearing will be scheduled and orally announced at the conclusion of the Conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the Conciliation conference to the extent such parties desire more information regarding the outcome of the Conciliation Conference.

This case will be **DISMISSED WITHOUT PREJUDICE** and no hearing or conference shall take place, unless the Debtor(s) comply fully with this *Order* by filing and serving all of the required items.

Dated: November 13, 2019

Jeffery A. Deller
United States Bankruptcy Judge

cm: All Creditors and Parties In Interest

INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment.

The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnecour, Trustee
P.O. Box 84051
Chicago, IL 60689-4002

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Jeremy J. Fecko
Julie N. Fecko
DebtorsCase No. 17-70625-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: msch
Form ID: 410Page 1 of 2
Total Noticed: 34

Date Rcvd: Nov 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2019.

db/jdb
cr +Jeremy J. Fecko, Julie N. Fecko, 3908 Menoher Blvd, Johnstown, PA 15905-5108
+Ally Financial, Tucker Arensberg, P.C., c/o Brett A. Solomon, Esquire, 1500 One PPG Place,
Pittsburgh, Pa 15222-5413

cr +Freedom Mortgage Corporation, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department,
1544 Old Alabama Road, Roswell, GA 30076-2102

cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
Pittsburgh, PA 15233-1828

14682098 +Atg Credit LLC, 1700 W Cortland Street, Ste 2, Chicago, IL 60622-1131

14718799 Credit First NA, PO Box 818011, Cleveland, OH 44181-8011

14682102 +Credit First National Association, Attn: BK Credit Operations, P.O. Box 81315,
Cleveland, OH 44181-0315

14682105 +Freedom Mortgage Corp, Attn: Bankruptcy, P.O. Box 489, Mt Laurel, NJ 08054-0489

14716652 +Freedom Mortgage Corporation, Bankruptcy Department, 10500 Kincaid Drive, Suite 300,
Fishers, IN 46037-9764

14682108 +MRS BPO, 1930 Olney Ave, Cherry Hill, NJ 08003-2016

14699488 +National Collegiate Student Loan Trust 2004-1, Po Box 4275, Norcross, GA 30091-4275

14765862 +PNC Bank, N.A., Boston Portfolio Advisors as Authorized, Agent for PNC Bank, N.A.,
600 Corporate Drive, Suite 502, Fort Lauderdale, FL 33334-3662

14718621 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 North Lincoln Avenue,
Pittsburgh, PA 15233-1828

14682110 +Somerset Trust, 151 W. Main Street, Somerset, PA 15501-2068

14682111 +US Dept Of Ed/Great Lakes Higher Ed., Attn: Bankruptcy, 2401 International Lane,
Madison, WI 53704-3121

14758408 United States Department of Education, Claims Filing Unit, Po Box 8973,
Madison, WI 53708-8973

14682112 +Wells Fargo Bank, Po Box 10438, Macf8235-02f, Des Moines, IA 50306-0438

14692446 Wells Fargo Bank, N.A., Wells Fargo Education Financial Services,
PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14682097 +E-mail/Text: ally@ebn.phinsolutions.com Nov 14 2019 04:31:44 Ally Financial,
Attn: Bankruptcy, P.O. Box 380901, Bloomington, MN 55438-0901

14696947 E-mail/Text: ally@ebn.phinsolutions.com Nov 14 2019 04:31:44 Ally Financial,
PO Box 130424, Roseville, MN 55113-0004

14682100 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 14 2019 04:36:47 Capital One,
Attn: General Correspondence/Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285

14682099 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 14 2019 04:35:37 Capital One,
Attn: Bankruptcy, P.O. Box 30253, Salt Lake City, UT 84130-0253

14764174 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 14 2019 04:38:01
Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083

14764175 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 14 2019 04:38:02 Capital One, N.A.,
PO Box 71083, Charlotte, NC 28272-1083

14682101 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 14 2019 04:32:13 Comenitycapital/bosco,
Comenity Bank, P.O. Box 182125, Columbus, OH 43218-2125

14682103 +E-mail/Text: bdsupport@creditmanagementcompany.com Nov 14 2019 04:33:56
Credit Management, LP, Attn: Bankruptcy, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956

14691946 +E-mail/Text: key_bankruptcy_ebnc@keybank.com Nov 14 2019 04:33:38 KeyBank N.A.,
4910 Tiedeman Rd, Brooklyn Oh 44144-2338

14682106 +E-mail/Text: key_bankruptcy_ebnc@keybank.com Nov 14 2019 04:33:38 Keybank NA,
Key Bank; Attention: Recovery Payment, 4910 Tiedeman Road, Brooklyn, OH 44144-2338

14738364 +E-mail/Text: bankruptcydpt@mcmcg.com Nov 14 2019 04:33:14 MIDLAND FUNDING LLC,
PO BOX 2011, WARREN, MI 48090-2011

14682107 +E-mail/Text: bankruptcydpt@mcmcg.com Nov 14 2019 04:33:14 Midland Funding,
Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069

14682109 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 14 2019 05:00:40
Portfolio Recovery, Po Box 41067, Norfolk, VA 23541

14703435 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 14 2019 05:00:40
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

14682558 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 14 2019 04:35:45
PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

14768969 E-mail/Text: bnc-quantum@quantum3group.com Nov 14 2019 04:32:24
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Freedom Mortgage Corporation

aty* +Somerset Trust Company, 151 W. Main Street, Somerset, PA 15501-2068

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

14682104* +Credit Management, LP, Attn: Bankruptcy, 2121 Noblestown Rd., Pittsburgh, PA 15205-3956

TOTALS: 1, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0315-7

User: msch
Form ID: 410

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Total Noticed: 34

Date Rcvd: Nov 13, 2019

***** BYPASSED RECIPIENTS (continued) *****

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 15, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 13, 2019 at the address(es) listed below:

Brett A. Solomon on behalf of Creditor Ally Financial bsolomon@tuckerlaw.com,
agilbert@tuckerlaw.com
David J. Novak on behalf of Attorney Somerset Trust Company davidnov162@hotmail.com,
rfn@jjbodies.com
James Warmbrodt on behalf of Creditor Freedom Mortgage Corporation bkgroup@kmlawgroup.com
Jodi L. Hause on behalf of Creditor Freedom Mortgage Corporation
jodi.hause@phelanhallinan.com, pawb@fedphe.com
Mario J. Hanyon on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Richard G. Allen on behalf of Debtor Jeremy J. Fecko ecf@johnstownbankruptcy.com,
mybestcaseecfmail@gmail.com;r44281@notify.bestcase.com
Richard G. Allen on behalf of Joint Debtor Julie N. Fecko ecf@johnstownbankruptcy.com,
mybestcaseecfmail@gmail.com;r44281@notify.bestcase.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 10